



# Dental Insurance

This summary of benefits is intended to describe only a general outline, and does not represent the actual terms and conditions of the policy.

- No waiting periods
- No deductible on Preventive and Diagnostic treatments
- No age limit on Orthodontic treatment
- Reduced premium, with a two year rate guarantee.
- Claims paid at the 90th percentile of Reasonable and Customary charges
- Freedom to use any licensed dentist.
- On line services at [www.myCIGNA.com](http://www.myCIGNA.com) (beginning January 1, 2007). You will be able to review claim status, review benefits, and print your ID card(s) online.
- You can pre-tax your premium deduction. Please note, if you pre-tax your insurance premium, you may not change or drop coverage during the plan year unless you experience an IRS Qualified Change of Status.

**Dental plan annual maximum benefit per person: \$1,000**

**Orthodontia lifetime maximum benefit per person: \$1,500**

**The deductible includes total expenditures per person for all basic and major treatment combined.**

Services	Deductible	Coinsurance
<u>Preventive and Diagnostic Care:</u> oral exam, cleaning, bitewing X-rays, fluoride application, sealants, full-mouth X-rays, panoramic X-rays, Emergency care to relieve pain, histopathologic exams.	None	100%
<u>Basic Restorative Care:</u> oral surgery, surgical extraction of impacted teeth, anesthetics, major & minor periodontics, root canal/therapy, relines, rebases, and adjustments, repairs to bridges, crowns & inlays, repairs to dentures.	\$50 Per person, per year	80%
<u>Major Restorative Care:</u> crowns, bridges, dentures.	\$50 Per person, per year	50%
<u>Orthodontia:</u> Coverage for eligible children and adults.	None	50%

## PREMIUM INFORMATION

The following premiums are in effect January 1, 2007 through December 31, 2008:

	Monthly Premium	Pre-tax*** Rates
Employee only	\$ 32.20	\$24.26
Empl. & spouse	\$ 62.16	\$46.84
Empl. & child(ren)	\$ 72.16	\$54.38
Family (employee spouse, children)	\$102.12	\$76.96

\*\*\*Assumes 15% Federal, 2% State and 7.65% FICA tax savings by pre-tax payment of premium. Amount will vary depending on individual circumstances.

Link to enrollment form:

- [Dental Insurance Enrollment/Change form](#)

**For additional information concerning coverage call 1-800-244-6224 reference policy #3328472 (enrollment information for dental coverage)**